

CLAIM AMENDMENTS:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method comprising:

determining, at a network element, a device type, ~~by a network element~~, of a consumer's user device of a consumer;

creating a line-by-line user interface at by the network element, the line-by-line user interface including a transaction with multiple user-selectable links to multiple destinations for multiple question types per line item, wherein the line-by-line interface is based at least partially on the determined device type;

sending the line-by-line user interface to the ~~consumer's~~ user device, the line-by-line user interface enabling [[a]] the consumer to review and selectively question individual line items in the transaction via the line-by-line user interface;

receiving an a consumer's input of a user-selectable link from the consumer, the user-selectable link questioning at least one of the individual line items of the transaction; ~~and~~

determining a destination associated with the user-selectable link using an ontology; and
routing data based on the consumer's input, from by the network element~~[[,]]~~ to the ~~[[a]]~~ destination associated with the user-selectable link.

2. (Currently Amended) The method of claim 1, further comprising:

processing, at the network element, an extensible Markup Language (XML)

representation of each of the individual line items to create the line-by-line user interface, wherein the XML representation includes tags within which the multiple user-selectable links per line item are defined.

3. (Previously Presented) The method of claim 2, wherein the XML representation corresponding to a particular line item identifies a corresponding database from which data associated with the particular line item can be verified.

4. (Previously Presented) The method of claim 1, wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to accept the line item.

5. (Cancelled).

6. (Currently Amended) The method of claim 1, wherein the ~~consumer's~~ user device of the consumer comprises a mobile communications device.

7. (Cancelled).

8. (Previously Presented) The method of claim 1, wherein the line-by-line user interface is presented by an interactive voice response unit.

9. (Cancelled).

10. (Previously Presented) The method of claim 1, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

11. (Previously Presented) The method of claim 1, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable modifying routing of consumer requests.

12. (Currently Amended) A computer system comprising:
a multi-modal user interface creator configured to create a line-by-line user interface
having multiple user-selectable links to multiple destinations for multiple question
types per line item of a transaction based at least partially on a determined device
type of a ~~consumer's~~ user device of a consumer, the line-by-line user interface to
enable ~~[[a]]~~ the consumer to review and selectively question individual line items
in the transaction~~[[,]]~~ and to enable the consumer to send a consumer's input
questioning at least one of the individual line items~~[[,]]~~; and
a rules-based machine-to-machine communication component including an ontology to
facilitate routing of data to a destination based on a ~~an~~ input type of the
~~consumer's~~ input from the consumer.

13. (Currently Amended) The computer system of claim 12, wherein the ~~consumer's~~
user device of the consumer is adapted to communicate with the multi-modal user interface
creator, the multi-modal user interface creator adapted to process an extensible Markup
Language (XML) representation of each of the individual line items to create the line-by-line
user interface, wherein the XML representation includes tags within which the multiple user-
selectable links per line item are defined.

14. (Currently Amended) The computer system of claim 13, wherein the XML
representation corresponding to a particular line item identifies a corresponding database from
which data associated with the particular line item can be verified.

15. (Currently Amended) The computer system of claim 12, wherein for a line item, the
multiple user-selectable links comprise a first link to question the line item, a second link to
dispute the line item, and a third link to accept the line item.

16. (Cancelled).

17. (Currently Amended) The computer system of claim 12, wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item.

18. (Cancelled).

19. (Cancelled).

20. (Currently Amended) The computer system of claim 12, wherein the ~~consumer's~~ user device of the consumer is adapted to present an online form for a line item, the online form to receive consumer-entered text to direct to a selected one of the multiple user-selectable links.

21. (Currently Amended) The computer system of claim 12, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

22. (Currently Amended) The computer system of claim 12, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing consumer requests.

23. (Currently Amended) A computer-readable storage medium, comprising:
operational instructions, that when executed by a processor, cause the processor to
determine a device type of a ~~consumer's device~~ of a consumer, the device of the
consumer capable of presenting a line-by-line user interface to provide multiple
user-selectable links to multiple destinations for multiple question types per line
item of a transaction;
operational instructions, that when executed by the processor, cause the processor to
create the line-by-line user interface based at least partially on the determined
device type;
operational instructions, that when executed by the processor, cause the processor to send
the line-by-line user interface to the ~~consumer's device~~ of the consumer for
review and selective questioning of individual line items in the transaction;
operational instructions, that when executed by the processor, cause the processor to
receive an ~~a consumer's~~ input of a user-selectable link from the consumer, the
user-selectable link questioning at least one of the individual line items; ~~and~~
operational instructions, that when executed by the processor, cause the processor to
identify a destination associated with the user-selectable link using an ontology;
and
operational instructions, that when executed by the processor, cause the processor to
route data ~~based on the consumer's input~~ to the ~~[[a]]~~ destination associated with
the user-selectable link.

24. (Currently Amended) The computer-readable storage medium of claim 23, further
comprising operational instructions, that when executed by the processor, cause the processor to
process an extensible Markup Language (XML) representation of each of the individual line
items to create the line-by-line user interface, wherein the XML representation includes tags
within which the multiple user-selectable links per line item are defined.

25. (Currently Amended) The computer-readable storage medium of claim 24, wherein
the XML representation corresponding to a particular line item identifies a corresponding
database from which data associated with the particular line item can be verified.

26. (Currently Amended) The computer-readable storage medium of claim 23, wherein for a line item, the multiple user-selectable links comprise a first link to question the line item, a second link to dispute the line item, and a third link to accept the line item.

27. (Cancelled).

28. (Currently Amended) The computer-readable storage medium of claim 23, wherein for a line item, the multiple user-selectable links comprise a first link to question an amount of a product or a service associated with the line item and a second link to question a billing rate associated with the line item.

29. (Cancelled).

30. (Currently Amended) The computer-readable storage medium of claim 23, wherein the multiple user-selectable links comprise a plurality of electronic mail addresses.

31. (Currently Amended) The computer-readable storage medium of claim 23, further comprising operational instructions, that when executed by the processor, cause the processor to provide, for a line item, an online form to receive consumer-entered text that is directed to a selected one of the multiple user-selectable links.

32. (Currently Amended) The computer-readable storage medium of claim 23, wherein the multiple user-selectable links comprise a first link that facilitates communication with a human to address a first question type, and a second link that facilitates machine-to-machine communication to address a second question type without requiring human intervention.

33. (Currently Amended) The computer-readable storage medium of claim 23, wherein the line-by-line user interface is integrated with a workflow or business process management tool to enable a maintainer to edit, amend and extend a process of routing consumer requests.